

EXHIBIT NN

CyberSource Enterprise Payment Security Solutions

- Payment Tokenization
- Hosted Payment Acceptance
- Payment System Centralization
- PCI Compliance Services

Enterprise
Payment Security

2.0

Compatible



- Better Protect Your Brand and Build Trust
- Reduce the Cost & Complexity of Payment Security for your Enterprise

CyberSource®
the power of payment

Complete Portfolio for Enterprise Payment Security 2.0

Secure Your Environment With Less Cost & Complexity By Eliminating Payment Data Storage, Capture and Exposure

Centralize/Eliminate Payment Data Storage

Payment Tokenization

Your systems and staff use payment tokens and masked account numbers to transact payments and answer customer inquiries. Payment data is stored remotely in our PCI-DSS certified datacenters. Supports online, call center, Interactive Voice Response (IVR), kiosk, and IP-based POS systems. *See page 2 for details.*

System Centralization

Use our Centralized Payment System (CPS) framework to centralize systems, minimize your payment data footprint, and simplify system management. *See page 3 for details.*

Eliminate Payment Data Capture (by System and Staff)

Hosted Payment Acceptance

Accept and process payments without payment data touching your system. CyberSource hosts the payment fields so payment data is captured and transmitted outside of your environment, directly to the payment network. *See page 4 for details.*

Eliminate Back-Office Exposure to Payment Data

Outsourced Order Review & Chargeback Management

Review orders for payment fraud and recover chargebacks without the risk of handling payment data. Certified, experienced CyberSource staff manage your order screening and chargebacks to help you capture more revenue and reduce your exposure to payment data. *See page 5 for details.*

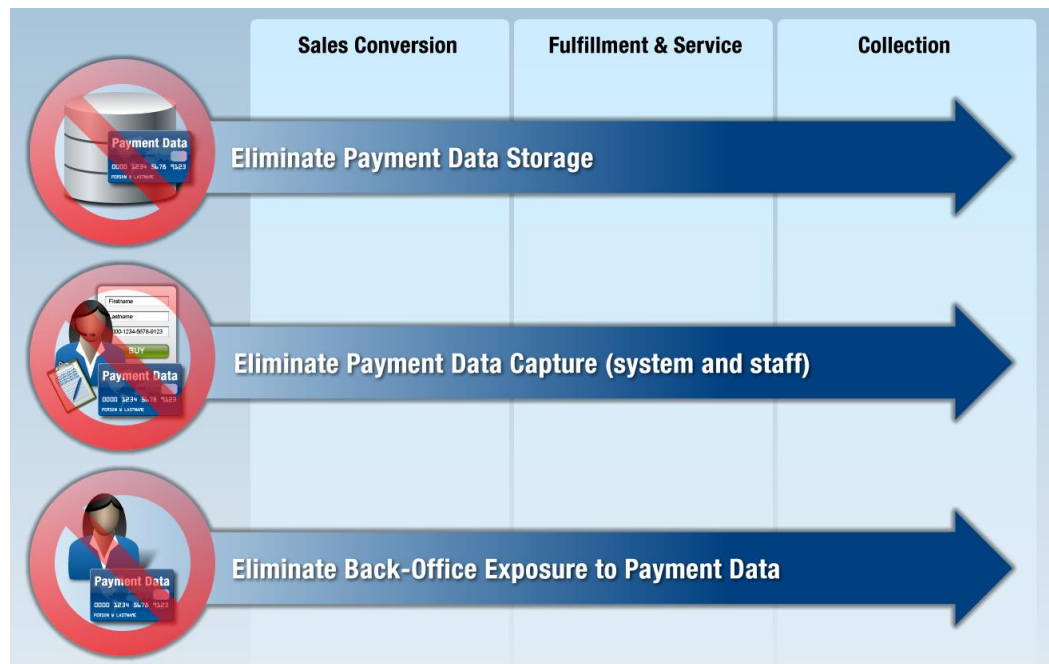
Quick, Reliable Payment Security

Use our solutions to quickly reduce the risk of breach, protect consumer confidence, while protecting your brand with less cost and complexity.

PCI Scanning and Audit (QSA) services are provided in partnership with Trustwave.

Enterprise Payment Security 2.0 Design Tenets

The Enterprise Payment Security 2.0 approach focuses on removing payment data storage, capture and exposure throughout your order lifecycle.



Eliminate Back-office Exposure to Payment Data: Screening Management and Chargeback Recovery Services

Separate your brand and staff from the manual back-office tasks that require interaction with raw payment data. Now you can use CyberSource managed services for order review and chargeback management. These services come with performance guarantees, so that you can be confident of achieving your desired business results.

About Screening Management

CyberSource provides daily monitoring and review of your transactions per

mutually agreed policies. CyberSource manages cardholder and account verification through direct contact with the cardholder, the issuing bank, third-party verification services, and public records companies.

In addition, we provide ongoing monitoring and consulting with specific focus on order acceptance, screening profile performance, and identification of suspected fraud trends. The service includes monthly analysis and reporting.

About Chargeback Recovery

CyberSource complements your team with experts specializing in chargeback recovery operations. We manage all investigation, documentation, processing and revenue recovery operations. The service includes consultation on process improvements and industry best practices, as well as weekly and monthly reporting.

For More Information

Contact your local CyberSource representative for more information.

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About CyberSource

CyberSource Corporation is a leading provider of electronic payment, risk and security management solutions. CyberSource provides payment management solutions for electronic payments processed via Web, call center, kiosk, mobile and POS environments. Services include hosted systems to help you manage electronic payments, as well as professional services to help design, integrate and fully manage parts or all of your payment operations. Over 262,000 businesses worldwide use CyberSource solutions, including half the companies comprising the Dow Jones Industrial Average and leading Internet brands. The company is headquartered in Mountain View, California, and has sales and service offices in Japan, the United Kingdom, and other locations in the United States.

NORTH AMERICA

CyberSource Corporation
1295 Charleston Road
Mountain View, CA 94043
T: 888.330.2300
T: 650.965.6000
F: 650.625.9145
email: info@cybersource.com

EUROPE

CyberSource Ltd.
The Waterfront
300 Thames Valley Park Drive.
Thames Valley Park
Reading RG6 1PT
United Kingdom
Phone: +44 (0) 118.929.4840
Fax: +44 (0) 870.460.1931
email: uk@cybersource.com

JAPAN

CyberSource KK
3-11-11 Shibuya, Shibuya-ku
Tokyo 150-0002 Japan
Phone: +81.3.5774.7733
Fax: +81.3.5774.7732
email: mail@cybersource.co.jp

ASIA

CYBS Singapore Pte Ltd
Level 25, One Raffles Quay
Singapore, 048583
Phone: +65 6622 5623
Fax: +65 6622 5999
Email:
singapore@cybersource.com

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